

Information to identify the case:

Debtor 1	Marla Hope Morris	Social Security number or ITIN	xxx-xx-2784
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	20-14150-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marla Hope Morris
aka Marla Lengle

4/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marla Hope Morris
Debtor

Case No. 20-14150-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 26, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Marla Hope Morris, 16 Jeffrey Lane, Brick, NJ 08724-7120
518758296	Oklahoma FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
518758299	+ Raymond Martino, c/o Brian Di Stefano, Esq., 1 Pelican Drive, 2nd Floor, Suite 6, Bayville, NJ 08721-1600
518758300	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518758310	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 26 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Apr 27 2023 00:27:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
518839043	EDI: GMACFS.COM	Apr 27 2023 00:27:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262415	+ EDI: AISACG.COM	Apr 27 2023 00:27:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518758278	+ EDI: GMACFS.COM	Apr 27 2023 00:27:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
518758279	+ EDI: GMACFS.COM	Apr 27 2023 00:27:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518796847	Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 21:03:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518758280	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 20:52:29	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518758281	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2023 21:03:06	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518758282	+ EDI: CAPITALONE.COM	Apr 27 2023 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518758283	+ EDI: CAPITALONE.COM	Apr 27 2023 00:27:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518777118	+ EDI: AIS.COM	Apr 27 2023 00:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518758286	+ EDI: CITICORP.COM	Apr 27 2023 00:27:00	CitiBank, N.A., PO Box 9001037, Louisville, KY 40290-1037
518758287	+ Email/Text: bankruptcydesk@colonialsavings.com		

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		Apr 26 2023 20:42:00	Colonial Savings & Loa, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
518758288	+ Email/Text: bankruptcydesk@colonialsavings.com		
		Apr 26 2023 20:42:00	Colonial Savings & Loa, P O Box 2988, Fort Worth, TX 76113-2988
518825886	+ Email/Text: bankruptcydesk@colonialsavings.com		
		Apr 26 2023 20:42:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
518758289	+ EDI: WFNNB.COM		
		Apr 27 2023 00:27:00	Comenity Bank/Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728
518758290	+ Email/Text: bknotice@ercbpo.com		
		Apr 26 2023 20:42:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
518758291	EDI: IRS.COM		
		Apr 27 2023 00:27:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518835622	EDI: JEFFERSONCAP.COM		
		Apr 27 2023 00:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518758284	EDI: JPMORGANCHASE		
		Apr 27 2023 00:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518758285	EDI: JPMORGANCHASE		
		Apr 27 2023 00:27:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518805107	+ Email/Text: RASEBN@raslg.com		
		Apr 26 2023 20:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518758292	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 26 2023 20:41:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518758293	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 26 2023 20:41:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518764828	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 26 2023 20:52:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518758294	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 26 2023 20:42:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518830809	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 26 2023 20:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518758295	Email/Text: bankruptcydpt@mcmcg.com		
		Apr 26 2023 20:42:00	Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
518758298	EDI: PRA.COM		
		Apr 27 2023 00:27:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
518758297	EDI: PRA.COM		
		Apr 27 2023 00:27:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519771594	EDI: PRA.COM		
		Apr 27 2023 00:27:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519771595	EDI: PRA.COM		
		Apr 27 2023 00:27:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518796236	EDI: PRA.COM		
		Apr 27 2023 00:27:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518803236	EDI: Q3G.COM		
		Apr 27 2023 00:27:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518838926	+ EDI: RMSC.COM		
		Apr 27 2023 00:27:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518760437	+ EDI: RMSC.COM		
		Apr 27 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables

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518758301	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518758302	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518758304	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
518758303	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
518758305	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518758306	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518758307	+ EDI: RMSC.COM	Apr 27 2023 00:27:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518758307	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 26 2023 20:41:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518758308	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 26 2023 20:41:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
518758309	+ EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518833363	EDI: WFFC2	Apr 27 2023 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Capital, PO Box 130424, Roseville, MN 55113-0004

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor PrimeLending A PlainsCapital Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor CU Members Mortgage A Division of Colonial Savings dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor Ally Financial ecfmil@mortoncraig.com mortoncraigecef@gmail.com

John R. Morton, Jr.

on behalf of Creditor Ally Capital ecfmil@mortoncraig.com mortoncraigecef@gmail.com

Robert Cameron Legg

on behalf of Debtor Marla Hope Morris courtdocs@oliverandlegg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7